

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: JAMES SIMMONS	§	Case No. 5:19-bk-01991
KEISHA SIMMONS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/08/2019.
- 2) The plan was confirmed on 11/26/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/02/2020, 09/15/2020, 06/30/2021, 07/27/2021, 08/03/2022, 09/01/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/26/2022.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$56,360.00.
- 10) Amount of unsecured claims discharged without full payment: \$11,034.04.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 8,734.07	
Less amount refunded to debtor(s)	\$ 100.00	
NET RECEIPTS		\$ 8,634.07

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,902.53	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 528.51	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,431.04
Attorney fees paid and disclosed by debtor(s):	\$ 600.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PATRICK J BEST, ESQUIRE	Lgl	0.00	NA	NA	4,902.53	0.00
WAKEFIELD AND ASSOCIATES	Uns	0.00	611.82	0.00	0.00	0.00
NEW YORK STATE DEPT OF	Uns	0.00	934.88	934.88	92.63	0.00
CCP PROPERTY OWNERS	Sec	14,552.00	17,906.15	0.00	0.00	0.00
CCP PROPERTY OWNERS	Uns	0.00	17,906.15	0.00	0.00	0.00
COMMONWEALTH OF	Sec	0.00	3,456.05	0.00	0.00	0.00
COMMONWEALTH OF	Uns	0.00	6,104.33	2,648.28	262.40	0.00
RESURGENT CAPITAL SERVICES	Uns	605.00	605.24	605.24	59.97	0.00
NE PA COMMUNITY FEDERAL	Sec	86,206.00	86,311.81	0.00	0.00	0.00
NE PA COMMUNITY FEDERAL	Uns	4,953.00	91,365.35	5,053.54	500.71	0.00
EMERGENCY PHYSICIAN ASSOC OF	Uns	0.00	2,542.00	0.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Uns	0.00	2,516.16	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	676.00	676.50	676.50	67.03	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	416.30	416.30	41.25	0.00
EMERGENCY PHYSICIAN ASSOC OF	Uns	992.00	992.00	0.00	0.00	0.00
FAY SERVICING, LLC	Sec	93,480.00	95,956.81	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,603.96	2,603.96	258.00	0.00
PALLINO ASSET MGMT, LLC	Uns	1,571.00	1,571.00	0.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	1,338.00	1,338.89	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,301.00	2,301.79	2,301.79	228.06	0.00
MIDDLE SMITHFIELD TOWNSHIP	Sec	6,300.00	6,459.96	5,360.74	1,059.07	0.00
MIDDLE SMITHFIELD TOWNSHIP	Uns	0.00	6,459.96	1,099.22	108.91	0.00
ISLAND FCU	Sec	11,201.00	500.00	525.00	525.00	0.00
ISLAND FCU	Uns	0.00	11,201.00	0.00	0.00	0.00
CCP PROPERTY OWNERS	Sec	0.00	17,906.15	0.00	0.00	0.00
ARS ACCOUNT RESOLUTION	Uns	536.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Uns	1,153.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Uns	575.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Uns	1,321.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Uns	533.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 525.00	\$ 525.00	\$ 0.00
All Other Secured	\$ 5,360.74	\$ 1,059.07	\$ 0.00
TOTAL SECURED:	\$ 5,885.74	\$ 1,584.07	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 16,339.71	\$ 1,618.96	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,431.04	
Disbursements to Creditors	\$ 3,203.03	
TOTAL DISBURSEMENTS:		\$ 8,634.07

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/07/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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